

CHAPTER 2 HOUSING ELEMENT

The Housing Element provides the City with an inventory of the existing housing stock, an assessment of its adequacy and suitability for serving current and future population and economic development needs, a determination of future housing needs, a set of goals to guide long range needs, and a strategy for the adequate provision of housing for all sectors of the population. An assessment is made to determine whether existing housing is appropriate to the needs and desires of residents in terms of quantity, affordability, type and location, and, if not, what might be done to improve the situation. In addition, the assessment determines, based on projections of number of households, the quantity and types of housing units required to meet the community's needs throughout the planning horizon. The results of the assessment are considered in the development of needs and goals and an associated implementation strategy that sets forth programs for housing development or assistance to be undertaken during the planning horizon.

TYPES OF UNITS

Minimum planning standards require that the Housing Element include current and historic numbers of single-family and multi-family dwellings, and identify trends for the future. Roswell's housing stock more than doubled during the 1980s, then increased by 50 percent from 1990 to 2000 because of sustained residential development and substantial annexations. The number of multiple-family housing units quadrupled during the 1980s with the addition of more than 5,000 housing units.

Table 2.1
Types of Housing Units, 1990-2000
City of Roswell

Type of Unit	No. of Units 1990	%	No. of Units 2000	%
One family, detached	12,593	62.0%	19,259	61.4%
One family, attached	1,174	5.8%	2,186	7.0%
Multiple family	6,471	31.8%	9,870	31.4%
Mobile Home, Trailer, Other	80	0.4%	65	0.2%
Total	20,318	100%	31,389	100%

Sources: U.S. Department of Commerce, Economics and Statistics Administration, Bureau of the Census. 1990 Census of Population and Housing. Summary Population and Housing Characteristics, Georgia. Issued August 1991. U.S. Census Bureau, Census of Population and Housing, 2000 (SF3, Table H30).

Between 1990 and 2000, approximately 11,000 housing units were added to Roswell's city limits either through new housing starts or annexation. The vast majority of these were single-family detached dwellings, although approximately 3,400 housing units were multi-family dwellings. The increase in multi-family dwellings is primarily attributed to the "eastside" annexation in 1999 which included numerous apartment units. The City's housing stock also increased by approximately 1,000 townhouses (one-family attached units) during the 1990s. It is also significant to note that over time more than 60 percent of the City's housing units are detached, single-family dwellings.

Table 2.2 provides housing type data by Planning Area (and corresponding Census Tract geography) in Roswell for the year 2000. For Planning Area boundaries, see Map 9.1.

Table 2.2
Types of Housing Unit by Planning Area, 2000
City of Roswell

Planning Area (See Map 9.1)	Census Tract and Block Group (If Applicable) in Roswell	One family, detached	One family, attached	Multiple family	Mobile Home, Trailer, Other	Total	Detached to Attached Percentages (Excluding Mobile Homes and Trailers)
1	114.05	1,200	101	1,415	9	2,725	44% - 56%
2	114.06	1,950	184	1,054	19	3,207	61% - 39%
3	114.07	3,189	296	172	0	3,657	87% - 13%
4	115.02 BG7	1,708	0	6	0	1,714	99% - 1%
5	114.03; 114.04 BG2; 114.04 BG6; 116.05 BG1	5,166	411	3,262	21	8,860	58% - 42%
6	114.12; 114.13 BG 2	2,931	76	938	16	3,961	74% - 26%
7	114.11	1,878	291	752	0	2,921	64% - 36%
8	114.10; 114.14 BG3	1,877	498	2,393	0	4,768	39% - 61%
Total Shown		19,899	1,857	9,992	65	31,813	63% - 37%
Roswell	City Limits	19,259	2,186	9,870	65	31,389	61% - 39%

Source: U.S. Census Bureau, Census of Population and Housing, 2000 (SF3, Table H30).

Note: A Residential Ratio Map was adopted by the Mayor and City Council on October 11, 2004. That map had different detached and attached data by Planning Area, and this table supersedes that adoption.

Table 2.3 provides housing permit data from the 2000 Decennial Census (April 2000) through September 2004. During that period, the City has issued building permits for 2,311 new housing units, all of which were either detached, single-family units or townhouses. No permits for multiple-family dwellings units were issued during the time period.

Beginning in 2003, the City began to issue a significant number of permits for townhouses. Permits for townhouses in 2003 exceeded those issued for detached units, and for the first nine months of 2004, the distribution between detached and townhouse units was almost equal. Over the time period however, about 4 of every 5 new housing starts in Roswell have been detached, single-family dwellings.

Table 2.3
New Housing Units by Type
April 2000 to September 2004
City of Roswell

Year	Single-Family Detached	Percent of Total	Townhouse	Percent of Total	Total
April-December 2000	313	100%	0	-	313
2001	755	100%	0	-	755
2002	406	89.2%	49	10.8%	455
2003	206	43.3%	270	56.7%	476
January-September 2004	163	52.2%	149	47.8%	312
Total, April 2000 to September 2004	1,843	79.7%	468	20.3%	2,311

Source: City of Roswell Community Development Department, Permit Data, October 2004.

The housing permit data enable an update of the Census 2000 total count of housing units in Roswell, as shown in Table 2.4. Roswell's current (2004) mix of housing units is 62.8 percent detached dwellings to 37.2 percent attached dwellings (excluding mobile homes and trailers).

Table 2.4
Total Housing Units by Type, September 2004
City of Roswell

Type of Unit	No. of Units, September 2004	%
One family, detached	21,102	62.6%
One family, attached	2,654	7.9%
Multiple family	9,870	29.3%
Mobile Home, Trailer, Other	65	0.2%
Total	33,691	100%

Source: Combination of data in Tables 2.1 and 2.2.

Table 2.5
Types of Housing Units by Tenure, 2000
City of Roswell

Type of Unit	Owner-Occupied		Renter-Occupied	
	Units	%	Units	%
One family, detached	17,965	88.3%	1,009	10.1%
One family, attached	1,710	8.4%	418	4.2%
Multiple family	620	3.0%	8,508	85.5%
Mobile Home	54	0.3%	11	0.1%
Boat, RV, Van	0	--	9	0.1%
Total	20,349	100%	9,955	100%

Source: U.S. Census Bureau, Census of Population and Housing, 2000 (SF3, Table H32).

Table 2.5 indicates, for housing units in Roswell as of the 2000 Decennial Census, the type of housing units and distribution among owner and renter households. Owner-occupied housing units outnumbered renter-occupied housing units in Roswell by a 2 to 1 margin. Not surprisingly, nearly 9 of every 10 detached, single-family residence in Roswell in 2000 was owner-occupied. The majority (approximately 80 percent) of one-family attached units are owner-occupied, or 4 of every 5 townhouse units. More than 9 of every 10 multi-family units is renter-occupied, with the others presumably being owner-occupied condominiums.

TENURE

Tenure refers to length or duration of occupancy, and in the context of housing units refers to whether such units are owner occupied or renter occupied. Table 2.6 provides occupancy by tenure for the City, county, and state in 1990. In 1990, approximately two-thirds of all occupied housing units in Roswell were owner occupied. That figure is slightly higher than the state's occupied housing stock and substantially higher than Fulton County's housing stock.

Table 2.6
Housing Units by Tenure, 1990
City, County, and State

Jurisdiction	Owner-Occupied Units	% of Total Occupied Units	Renter-Occupied Units	% of Total Occupied Units	Total Occupied Units
City of Roswell	12,326	67.8%	5,863	32.2%	18,189
Fulton County	127,318	49.5%	129,822	50.5%	257,140
State of Georgia	1,536,829	64.9%	829,786	35.1%	2,366,615

Source: U.S. Census Bureau, Census of Population and Housing, 1990 (STF3, Table H8).

Table 2.7 provides occupancy by tenure for the City, Census County Division, county, and state in the year 2000. The rate of owner occupancy in Roswell held steady from 1990 to 2000, with owner-occupied units constituting more than two-thirds of the total occupied housing stock in the City. Again, as in 1990, Roswell's owner-occupancy figure was similar to that of the state and substantially higher than the corresponding figure for Fulton County. Owner occupancy in Roswell was significantly less than in the Census County Division in 2000.

Table 2.7
Housing Units by Tenure, 2000
City, Census County Division, County, and State

Jurisdiction	Owner-Occupied Units	% of Total Occupied Units	Renter-Occupied Units	% of Total Occupied Units	Total Occupied Units
City of Roswell	20,349	67.1%	9,955	32.9%	30,304
Roswell-Alpharetta CCD	55,578	74.1%	19,426	25.9%	75,004
Fulton County	167,111	52.0%	154,131	48.0%	321,242
State of Georgia	2,029,293	67.5%	977,076	32.5%	3,006,369

Source: U.S. Census Bureau, Census of Population and Housing, 2000(SF3, Table H7).

The division among owner occupied and renter occupied units in 2000 is illustrated in Figure 2.1 below for the City, Census County Division, county, and state.

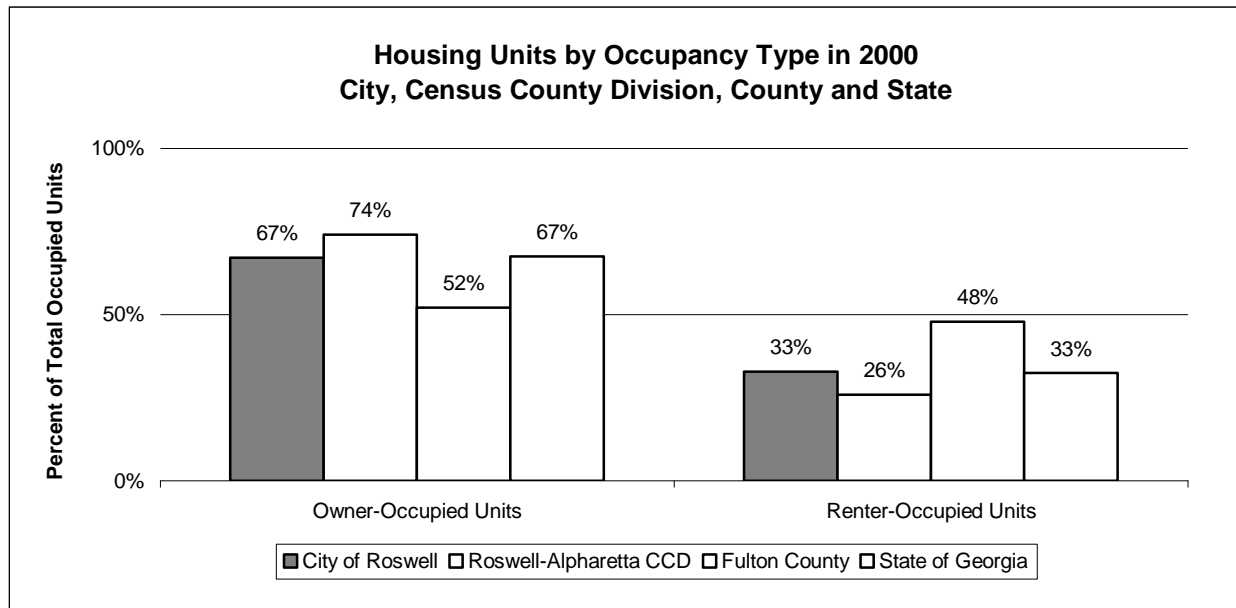


Figure 2.1

Table 2.8 provides the average household size (or persons per unit) for renter-occupied and owner-occupied housing units in the City, county, and state in 1990. For all jurisdictions, the average household size of renter-occupied units in 1990 was considerably lower than that for owner-occupied units. Roswell's household sizes in 1990 were higher for owner-occupied units and lower for renter-occupied units than the county and state.

Table 2.8
Average Household Size by Tenure, 1990
City, County, and State
(Persons Per Unit, Occupied Housing Units)

Jurisdiction	Persons Per Unit Owner-Occupied Housing Units	Persons Per Unit Renter-Occupied Housing Units
City of Roswell	2.84	2.17
Fulton County	2.64	2.24
State of Georgia	2.76	2.49

Source: U.S. Department of Commerce, Economics and Statistics Administration, Bureau of the Census. 1990 Census of Population and Housing. Summary Population and Housing Characteristics, Georgia. Tables 10 and 12. Issued August 1991.

Table 2.9 provides the average household size (or persons per unit) for renter-occupied and owner-occupied housing units in the City, county, and state in 2000. In Roswell the average household size of owner-occupied units dropped from 2.84 persons per unit in 1990 to 2.74 persons per unit in 2000. This is not surprising, given the historic trend toward decreasing average household sizes. On the other hand, the average household size for renter-occupied units in Roswell increased from 2.17 persons per unit in 1990 to 2.36 persons per unit in 2000. That finding may suggest that some households have been “doubling up” in order to pay rent.

Table 2.9
Average Household Size by Tenure, 2000
City, County, and State
(Persons Per Unit, Occupied Housing Units)

Jurisdiction	Persons Per Unit, Owner-Occupied Housing Units	Persons Per Unit, Renter-Occupied Housing Units	Persons Per Unit, All Occupied Housing Units
City of Roswell	2.74	2.36	2.61
Fulton County	2.64	2.23	2.44
State of Georgia	2.73	2.47	2.65

Source: U.S. Census Bureau, Census of Population and Housing, 2000 (SF3, Table H18).

Table 2.10 provides more detail in terms of the number of persons occupying households in Roswell in the year 2000. It is significant to note that more than one-half of all owner-occupied units in Roswell in 2000 were occupied by one and two-person households. For renter-occupied units in Roswell in 2000, that number was nearly two-thirds (63.5 percent). These numbers are significant because it means that a substantial majority of the housing units in Roswell are occupied by one and two-person households. It also raises a question whether the trend toward constructing larger and larger housing units is resulting in the best match for households in Roswell, or whether those households desiring to live in Roswell are purchasing or renting larger houses than they actually want or need.

Table 2.10
Tenure by Number of Persons per Household, 2000
City of Roswell
(Number of Occupied Housing Units)

Number of Persons in Unit (household)	Owner Occupied		Renter Occupied	
	Number of Units	%	Number of Units	%
1 person	3,631	17.8%	3,282	33.0%
2 persons	7,449	36.6%	3,034	30.5%
3 persons	3,690	18.1%	1,472	14.8%
4 persons	3,700	18.2%	1,120	11.3%
5 persons	1,394	6.9%	533	5.4%
6 persons	397	2.0%	217	2.2%
7 or more	88	0.4%	297	3.0%
Total	20,349	100%	9,955	100%

Source: U.S. Census Bureau, Census of Population and Housing, 2000 (SF3, Table H17).

SIZE

Table 2.11 shows the 1990 and 2000 housing stock in Roswell according to the number of rooms in the house. The number of rooms is a good proxy for the size (i.e., square footage) of housing units. Generally, but with some exceptions, Table 2.11 shows as of 1990 that as the number of rooms increases, the numbers of units increased. Spacious housing was clearly the

rule in Roswell in 1990 – more than twenty percent of the total housing stock in Roswell in 1990 was composed of units with nine or more rooms.

Table 2.11
Housing Units by Number of Rooms, 1990 and 2000
City of Roswell

Number of Rooms in Unit	1990	Percent of Total	2000	Percent of Total
1 Room	90	0.4%	263	0.9%
2 Rooms	323	1.6%	1,191	3.9%
3 Rooms	1,297	6.4%	1,940	6.4%
4 Rooms	2,414	11.9%	3,251	10.7%
5 Rooms	3,105	15.3%	3,915	13.0%
6 Rooms	3,019	14.9%	3,855	12.7%
7 Rooms	2,436	12.0%	3,408	11.2%
8 Rooms	3,083	15.2%	4,353	14.4%
9 or More Rooms	4,551	22.3%	8,128	26.8%
Total Units	20,318	100%	30,304	100%

Source: U.S. Department of Commerce, Economics and Statistics Administration, Bureau of the Census. 1990 Census of Population and Housing, Summary Tape File 1-A. Compiled by Atlanta Regional Commission, 1991, as reported in the Roswell 2020 Comprehensive Plan. 2000 figures from U.S. Census Bureau, Census of Population and Housing, 2000 (SF3, Table H32).

In 2000, the percentage of homes in Roswell comprised of 9 or more rooms increased even higher, to more than one-quarter (26.8%) of all units. Hence, Roswell continues to be a City with spacious homes. It is worth noting, however, that during the 1990s Roswell increased the percentage of small (1 or 2-room) homes, from 2 percent in 1990 to almost 5 percent in 2000.

Table 2.12
Tenure by Rooms, 2000
City of Roswell

Number of Rooms in Unit	Owner-Occupied Housing		Renter-Occupied Housing Units		Total Occupied Housing Units	
	Number of Units	%	Number of Units	%	Number of Units	%
1 room	19	0.1%	244	2.5%	263	0.9%
2 rooms	66	0.3%	1,125	11.3%	1,191	3.9%
3 rooms	279	1.4%	1,661	16.7%	1,940	6.4%
4 rooms	629	3.1%	2,622	26.3%	3,251	10.7%
5 rooms	1,437	7.1%	2,478	24.9%	3,915	12.9%
6 rooms	2,863	14.1%	992	10.0%	3,855	12.7%
7 rooms	2,939	14.4%	469	4.7%	3,408	11.2%
8 rooms	4,169	20.5%	184	1.8%	4,353	14.4%
9 or more rooms	7,948	39.1%	180	1.8%	8,128	26.8%
Total	20,349	100%	9,955	100%	30,304	100%

Source: U.S. Census Bureau, Census of Population and Housing, 2000 (SF3, Table H26).

This may be explained in part by Roswell's Eastside annexation, which took in a number of apartment complexes which contain small units.

Table 2.12 shows the number of rooms by owner and renter occupancy for the City of Roswell in 2000. Not surprisingly, larger units (6 rooms or more) are almost all owner-occupied, while the smaller (1 to 4 room) units tend to be apartments or other renter-occupied units.

Table 2.13 offers insights in terms of how Roswell's housing stock compares with North Fulton County (the Alpharetta-Roswell Census County Division) and the county and state as a whole with regard to number of bedrooms per unit. Two-bedroom and three-bedroom units comprise a majority of housing units in the county and state, but not in Roswell or the Alpharetta-Roswell Census County Division. Clearly, Roswell and North Fulton County (CCD) have higher percentages of homes with four and five bedrooms. In Roswell and the Census Division, 4 and 5-bedroom houses made up 40 percent and 47 percent of all homes, respectively, in 2000.

Table 2.13
Housing Units by Number of Bedrooms, 2000
City, Division, County, and State

Number of Bedrooms in Unit	City of Roswell	%	Roswell-Alpharetta CCD	%	Fulton County	%	State of Georgia	%
No Bedroom	321	1.0%	676	0.9%	11,863	3.4%	51,732	1.6%
1 Bedroom	3,384	10.8%	6,414	8.2%	66,689	19.2%	320,616	9.8%
2 Bedrooms	7,092	22.6%	14,563	18.7%	107,523	30.8%	860,625	26.2%
3 Bedrooms	7,966	25.4%	19,166	24.5%	88,217	25.3%	1,443,663	44.0%
4 Bedrooms	9,242	29.4%	24,534	31.4%	51,233	14.7%	486,888	14.8%
5 or More Bedrooms	3,384	10.8%	12,732	16.3%	23,107	6.6%	118,213	3.6%
Total Units	31,389	100%	78,085	100%	348,632	100%	3,281,737	100%

Source: U.S. Census Bureau, Census of Population and Housing, 2000 (SF3, Table H32).

Table 2.14
Tenure by Bedrooms, 2000
City of Roswell

Number of Bedrooms in Unit	Owner-Occupied Housing		Renter-Occupied Housing Units		Total Occupied Housing Units	
	Number of Units	%	Number of Units	%	Number of Units	%
No bedroom	40	0.2%	281	2.8%	321	1.1%
1 bedroom	236	1.2%	2,972	29.9%	3,208	10.6%
2 bedrooms	1,831	9.0%	4,731	47.5%	6,562	21.7%
3 bedrooms	6,117	30.1%	1,617	16.2%	7,734	25.5%
4 bedrooms	8,837	43.4%	302	3.0%	9,139	30.2%
5 or more	3,288	16.2%	52	0.5%	3,340	11.0%
Total	20,349	100%	9,955	100%	30,304	100%

Source: U.S. Census Bureau, Census of Population and Housing, 2000 (SF3, Table H42).

Table 2.14 shows trends similar to those in Table 2.8. The larger (4-5 bedroom) housing units are almost exclusively owner-occupied, while units with 0-2 bedrooms are predominantly renter occupied.

AGE

Minimum planning standards require that the Housing Element includes current and historic age and condition of the local housing stock and a comparison with regional and state averages. Table 2.15 compares the age of housing units in 1990 for the City, county, and state. Roswell's housing stock in 1990 was substantially newer than the county's and state's as a whole.

Table 2.15
Age of Housing Units, 1990
City, County, and State
(Percent of Total Housing Stock By Range of Years Structure Was Built)

Year Structure Built	City of Roswell Percent of Total Housing Units	Fulton County Percent of Total Housing Units	State of Georgia Percent of Total Housing Units
1980 to March 1990	57.3%	23.2%	32.1%
1939 or Earlier	1.0%	11.9%	8.1%

Source: U.S. Census Bureau, Census of Population and Housing, 1990 (STF3, Table H25).

Table 2.16
Age of Housing Units, 2000
City, Census County Division, County, and State
(Housing Units By Range of Years Structure Was Built)

Year Structure Built	City of Roswell	%	Roswell-Alpharetta CCD	%	Fulton County	%	Georgia %
Built 1999 to March 2000	882	2.8%	4,631	5.9%	9,519	2.7%	130,695
Built 1995 to 1998	4,341	13.8%	20,043	25.7%	35,497	10.2%	413,557
Built 1990 to 1994	3,952	12.6%	16,247	20.8%	33,119	9.5%	370,878
Built 1980 to 1989	13,424	42.8%	24,420	31.3%	63,177	18.1%	721,174
Built 1970 to 1979	6,088	19.4%	8,020	10.3%	55,608	16.0%	608,926
Built 1960 to 1969	1,727	5.5%	2,520	3.2%	56,928	16.3%	416,047
Built 1950 to 1959	543	1.7%	1,140	1.5%	41,579	11.9%	283,424
Built 1940 to 1949	196	0.6%	431	0.6%	22,048	6.3%	144,064
Built 1939 or earlier	236	0.8%	633	0.8%	31,157	8.9%	192,972
Total	31,389	100%	78,085	100%	348,632	100%	3,281,737
Median Year Structure Built	1985		1991		1974		1980

Source: U.S. Census Bureau, Census of Population and Housing, 2000(SF3, Tables H34, H35).

Table 2.16 compares the age of housing units in 2000 for the City, Census County Division, county, and state. Roswell's housing stock in 2000 was substantially newer than the county's and state's as a whole. As indicated in both Tables 2.15 and 2.16, a substantial portion of Roswell's housing stock was constructed during the 1980s. With a median year built of 1985, Roswell's housing stock is comparably newer than that of Fulton County or the state as a whole, but not as new as that for the Roswell-Alpharetta Census County Division (as of the year 2000). That finding is not surprising, however, given that newer housing has been built in North Fulton County, including Alpharetta.

Citywide, the age of housing units does not appear to be a significant issue based on the 1990 and 2000 Census data. The age of housing units, however, is important because older units, especially those built before 1970, tend to be smaller in size and not very compatible with the demands of consumers in today's housing market. Table 2.17 shows the median age of housing structures by Census Tract. The oldest housing on average across a given Census Tract, is in Census Tract 114.11 (east of Georgia 400 including Martin's Landing), where the median year structures were built was 1979. The center of Roswell (west of SR 400 and south of Holcomb Bridge Road) had the second oldest median year constructed (1983).

Table 2.17
Median Age of Housing Units in 2000
Roswell Census Tracts

Census Tract in Roswell	Median Year Structure Built	Census Tract in Roswell	Median Year Structure Built
114.03	1986	114.11	1979
114.04 (pt.)	1985	114.12	1986
114.05	1983	114.13 (pt.)	1988
114.06	1984	114.14 (pt.)	1988
114.07	1983	115.02 (pt.)	1989
114.10	1987	116.05 (pt.)	1991

Source: U.S. Census Bureau, Census of Population and Housing, 2000 (SF3, Table H35).

CONDITION

Census data also indicate other characteristics of the housing stock. Two typical measures of substandard housing conditions are the number of housing units lacking complete plumbing facilities and the number of units lacking complete kitchen facilities.

Table 2.18 presents structural and plumbing characteristics of housing units in 1990 for Roswell, Fulton County, and the State of Georgia. Virtually all units in Roswell had plumbing facilities and were connected to public water or private system. The vast majority (83%) of units in Roswell in 1990 were tied to a public sanitary sewer system.

Table 2.18
Structural and Plumbing Characteristics of Housing Units, 1990
City, County, and State
(Percent of Total Housing Units)

Housing Unit Characteristic	City of Roswell Percent of Total Housing Units	Fulton County Percent of Total Housing Units	State of Georgia Percent of Total Housing Units
Percent Lacking Complete Plumbing Facilities	0.1%	0.6%	1.1%
With Public Water System or Private Company	99.0%	98.5%	81.3%
With Public Sewer	82.9%	92.4%	62.1%
Lacking Complete Kitchen Facilities	0.1%	0.6%	0.9%

Source: U.S. Census Bureau, Census of Population and Housing, 1990 (STF3, Tables H023, H024, H042, H064).

Roswell's 1990 housing stock compares well with that of the county and state with regard to plumbing characteristics and connection to water and sewer. Table 2.18 also shows that virtually all units in Roswell in 1990 had complete kitchen facilities, and Roswell's 1990 housing stock again compares favorably with the county and state figures with regard to kitchen facilities.

As of the year 2000, less than one percent (slightly more than 100) of Roswell's housing units lacked complete plumbing or kitchen facilities (see Table 2.19). These percentages are better than the county and state as a whole, but slightly more than for the equivalent of North Fulton County (i.e., the Roswell-Alpharetta Census County Division). Although there is only a small number of such substandard units in Roswell, the City's Community Development Department should seek to identify any concentrations of such substandard units and use some of its Community Development Block Grant (CDBG) funds to help fund improvements, assuming the units can be rehabilitated.

Table 2.19
Structural and Plumbing Characteristics of Housing Units, 2000
City, Division, County, and State
(Percent of Total Housing Units)

Housing Unit Characteristic	City of Roswell	Roswell- Alpharetta CCD	Fulton County	State of Georgia
Lacking Complete Plumbing Facilities	0.4%	0.3%	0.8%	1.0%
Lacking Complete Kitchen Facilities	0.4%	0.2%	1.0%	1.0%

Source: U.S. Census Bureau, Census of Population and Housing, 2000 (STF3, Tables H47 and H50).

OCCUPANCY AND VACANCY

Table 2.20 shows the overall occupancy rates for Roswell's housing stock in 1990. The overall vacancy rate of 10.5 percent for Roswell's housing stock in 1990 is considered a high number. Given that Roswell's housing stock essentially doubled during the 1980s, it is likely that a large number of homes were just recently put on the market in 1990, and that the 1990 vacancy rates were higher because of sheer increases in the housing stock. Nonetheless, the 10.5 percent vacancy rate in Roswell in 1990 was comparable to that of the State of Georgia's housing stock, and Fulton County's vacancy rate was even higher in 1990 at 13.6 percent.

Table 2.20
Occupied and Vacant Housing Units, 1990
City, County, and State
(Number and Percent of Housing Units)

Jurisdiction	Occupied Housing Units	%	Vacant Housing Units	%	Total Housing Units
City of Roswell	18,189	89.5%	2,129	10.5%	20,318
Fulton County	257,140	86.4%	40,363	13.6%	297,503
State of Georgia	2,366,615	89.7%	271,803	10.3%	2,638,418

Source: U.S. Census Bureau, Census of Population and Housing, 1990 (STF3, H004)

Table 2.21 provides vacancy rates by tenure (homeowner versus renter) for Roswell, Fulton County, and the State of Georgia in 1990. As mentioned above, Roswell had very high vacancy rates for rental units in 1990, much higher than the state average and higher than Fulton County as well. One explanation for the high renter vacancy rate is that Roswell's rental housing market was overbuilt during the 1985-1988 period. Another explanation is that rental vacancy rates are typically high in metropolitan housing markets. However, other cities in the metropolitan Atlanta area did not have as high a rental vacancy rate in 1990. For example, the City of Marietta's rental vacancy rate was 16.4 percent, Alpharetta's only 13.8 percent, and Atlanta's 14.9 percent.

Table 2.21
Vacancy by Tenure, 1990
City, County, and State

Jurisdiction	Homeowner Vacancy Rate	Renter Vacancy Rate
City of Roswell	3.5%	20%
Fulton County	4.0%	15.9%
State of Georgia	2.5%	12.2%

Source: U.S. Department of Commerce, Economics and Statistics Administration, Bureau of the Census. 1990 Census of Population and Housing. Summary Population and Housing Characteristics, Georgia. Issued August 1991.

The Roswell 2020 Comprehensive Plan reported that, as of 1990, the vacancy rate for single-family units was 4.8 percent and the vacancy rate for multi-family units was 23.4 percent.

Vacancy rates for owner-occupied and renter-occupied housing units are provided in Table 2.22 for Roswell, Fulton County, and the State of Georgia in the year 2000. The vacancy rate for homeowner occupied units was very low in 2000, at 1.1 percent. That figure is substantially lower than the county and state. Similarly, vacancy rates for renter-occupied housing units in Roswell, at 6.2 percent, were significantly lower than the renter-occupied vacancy rate for Fulton County and the State of Georgia as a whole.

Table 2.22
Vacancy by Tenure, 2000
City, County, and State

Jurisdiction	Units Occupied by Owners	Vacant Units for Sale Only	Home-owner Vacancy Rate	Units Occupied by Renters	Vacant Units for Rent Only	Renter Vacancy Rate
City of Roswell	20,349	216	1.1%	9,955	656	6.2%
Fulton County	167,111	5,438	3.2%	154,131	12,668	7.6%
State of Georgia	2,029,293	46,425	2.2%	977,076	90,320	8.5%

Source: U.S. Census Bureau, Census of Population and Housing, 2000 (STF3, Tables H7 and H8).

Year 2000 data reveal remarkably lower vacancy rates for Roswell's housing stock, as shown in Tables 2.22 and 2.23. Considering that Roswell annexed a large number of multi-family units in the Eastside in 1999, and that rental units tend to have much higher vacancy rates than owner-occupied units, one would not expect the vacancy rates for Roswell's housing stock to be 3.5 percent (Table 2.23). However, the year 2000 vacancy rate was substantially lower than that of Fulton County or the state's housing stock. Roswell's year 2000 vacancy rate was also slightly lower than the vacancy rate for the Roswell-Alpharetta CCD. This appears to be an indicator of strong demand for housing in Roswell in 2000.

Table 2.23
Occupied and Vacant Housing Units, 2000
City, Census County Division, County, and State
(Number and Percent of Housing Units)

Jurisdiction	Occupied Housing Units	%	Vacant Housing Units	%	Total Housing Units
City of Roswell	30,304	96.5%	1,085	3.5%	31,389
Roswell-Alpharetta CCD	75,004	96.1%	3,081	3.9%	78,085
Fulton County	321,242	92.1%	27,390	7.9%	348,632
State of Georgia	3,006,369	91.6%	275,368	8.4%	3,281,737

Source: U.S. Census Bureau, Census of Population and Housing, 2000 (SF3, Table H6).

Table 2.24 provides vacancy rates by type of housing unit. The figures for Roswell represent very low vacancy rates for single-family detached dwellings in 2000. Similarly, the vacancy rates for townhouses (one family attached units) were also very low, suggesting a tight housing market in the year 2000. The vacancy rate for multi-family units in Roswell was also lower than the state as a whole.

Table 2.24
Vacancy by Type of Unit, 2000
City and State

Type of Unit	City of Roswell			State of Georgia		
	Total Units	Vacant Units	Vacancy Rate	Total Units	Vacant Units	Vacancy Rate
One family, detached	21,102	285	1.4%	2,107,317	138,152	6.6%
One family, attached	2,654	58	2.2%	94,150	8,144	8.7%
Multiple family	9,870	742	7.5%	681,019	74,292	10.9%

Source: U.S. Census Bureau, Census of Population and Housing, 2000 (SF3, Tables H30 and H31).

A survey cited in the Roswell 2020 Comprehensive Plan, conducted in the late 1990s, found the vacancy rate for apartment units was even lower than the Census data reported for multi-family units in the year 2000. A telephone survey of apartment managers of sixteen apartment developments (including 5,204 apartment total units) found that only 165 units were reported to be vacant (a 3.2 percent vacancy rate). Certain apartments, moreover, reported zero units vacant.

Only 86 of Roswell's housing units were designated as "seasonal, recreational, or occasional use" as of the 2000 Census (SF 3, Table H8).

OVERCROWDING

Overcrowding provides another measure of inadequate housing conditions. An overcrowded housing unit is one that has 1.01 or more persons per room. In 1990, the percentage of total occupied housing units in the state that were overcrowded was four percent. Only 220 units (1.1 percent of the occupied housing stock) in Roswell were overcrowded in 1990, a much smaller percentage than for the county's or state's housing stock (See Table 2.25) As noted above, underutilization of space appears to be much more typical of Roswell's housing stock than overcrowding.

Table 2.25
Overcrowded Housing Units, 1990
City, County, and State
(Percent of Total Housing Units)

Characteristic	City of Roswell Housing Units	Fulton County Housing Units	State of Georgia Housing Units
Percent of Total Units with 1.01 or More Persons Per Room	1.1%	4.5%	3.8%

Source: U.S. Census Bureau, Census of Population and Housing, 1990 (STF3, H069)

Table 2.26 shows overcrowding statistics for Roswell's housing stock in 2000. Severe overcrowding is considered to occur when occupancy of a unit exceeds more than 1.5 occupants per room. In Roswell in 2000, 1,204 units, or 4 percent of its housing stock, were overcrowded or severely overcrowded. Not surprisingly, virtually all overcrowded and severely

overcrowded housing units are renter occupied. Of the 1,204 total overcrowded housing units, 742 were occupied by Hispanic or Latino householders (SF 3, Table HCT 29H).

Table 2.26
Overcrowded Housing Units by Tenure, 2000
City of Roswell

Occupants per Room	Owner-Occupied Units	Renter-Occupied Units	Total	Percent of Total Occupied Units
1.01 to 1.5 occupants per room (overcrowded)	41	405	446	1.5%
1.51 or more occupants per room (severely overcrowded)	58	700	758	2.5%
Total	99	1,105	1,204	4.0%

Source: U.S. Census Bureau, Census of Population and Housing, 2000 (SF3, Table H20).

COST

Value of Owner-Occupied Units

Minimum planning standards require that the Housing Element includes data on the median purchase price of owner-occupied units and median monthly rent of renter-occupied units, along with a comparison with state figures. Table 2.27 provides a comparison of the values of owner-occupied units in 1990 in Roswell, Fulton County, and the state.

Less than one of five owner-occupied housing units in Roswell in 1990 was valued at under \$100,000. In comparison, nearly 75 percent of all owner-occupied housing units in Georgia were valued at under \$100,000 in 1990.

Table 2.27
Value of Specified Owner-Occupied Housing Units in 1990
City, County, and State

Range of Value (\$)	City of Roswell		Fulton County		Georgia
	Units	%	Units	%	%
Less than \$50,000	96	0.9%	17,767	16.5%	27.6%
\$50,000 to \$99,999	1,988	17.9%	37,840	35.0%	46.6%
\$100,000 to \$149,999	4,088	36.8%	16,690	15.4%	14.3%
\$150,000 to \$199,999	2,225	20.0%	11,934	11.0%	5.9%
\$200,000 to \$299,999	1,965	17.6%	12,055	11.1%	3.5%
\$300,000 or more	761	6.8%	11,925	11.0%	2.0%
Total	11,123	100%	108,211	100%	100%
Median (\$)	\$142,100		\$97,700		\$71,300

Source: U.S. Department of Commerce, Economics and Statistics Administration, Bureau of the Census. 1990 Census of Population and Housing. Summary Population and Housing Characteristics, Georgia. Issued August 1991.

Table 2.27 shows that the median value of Roswell's owner-occupied housing stock in 1990 was approximately double that of the state's owner-occupied housing stock and substantially higher than that of Fulton County as a whole. In 1990, Roswell's median value of owner-occupied housing units was the highest of any city over 2,500 population. Certain unincorporated places, including Druid Hills and Dunwoody (DeKalb County), Sandy Springs, and Skidaway Island (Chatham County) had higher medians in 1990.

Table 2.28 provides data on the value of owner-occupied housing units in 2000 for the City, county, and state. The median value of Roswell's owner-occupied housing units in 2000 was again substantially higher than that of the county or state. These figures also show that Roswell has a much smaller percentage of its owner-occupied housing stock valued at under \$150,000 when compared with the county and state as a whole. Somewhat surprising is that the county has a higher percentage of owner-occupied homes valued at \$300,000 or more than Roswell.

Table 2.28
Value of Specified Owner-Occupied Housing Units in 2000
City, County, and State

Range of Value (\$)	City of Roswell		Fulton County		Georgia %
	Units	%	Units	%	
Less than \$50,000	87	0.5%	6,271	4.3%	9.5%
\$50,000 to \$99,999	704	3.7%	34,067	23.2%	34.2%
\$100,000 to \$149,999	3,194	16.9%	20,905	14.2%	25.8%
\$150,000 to \$199,999	4,951	26.2%	19,338	13.2%	13.3%
\$200,000 to \$299,999	5,921	31.3%	26,840	18.3%	10.2%
\$300,000 or more	4,061	21.5%	39,362	26.8%	7.0%
Total	18,918	100.0%	146,783	100%	100%
Median (specified owner-occupied units) (\$)	\$207,700		\$180,700		\$111,200
Median (all owner-occupied units) (\$)	\$204,700		\$175,800		\$100,600

Source: U.S. Census Bureau, Census of Population and Housing, 2000 (SF3, Tables H74, H76 and H85).

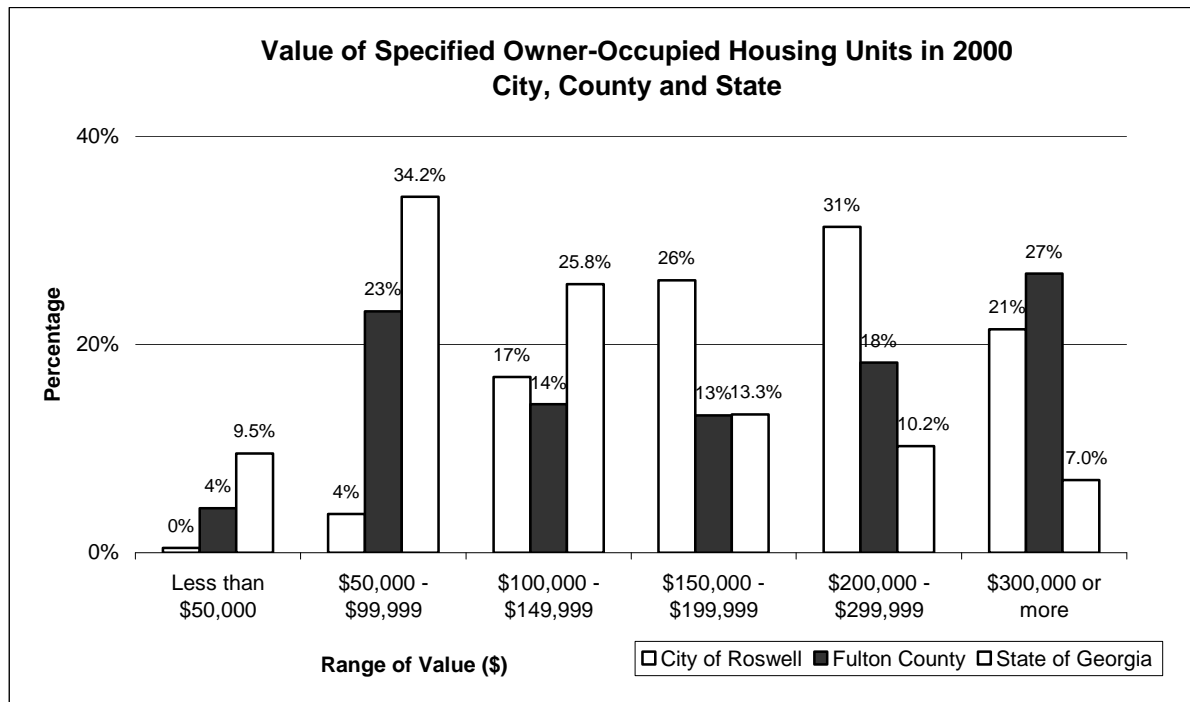


Figure 2.2

Table 2.29 provides median value of owner-occupied housing units for Roswell Census Tracts in 2000. These data show considerable variation depending on the location in the City. For instance, Census Tract 114.10, which includes the Horseshoe Bend subdivision, had median values of nearly \$300,000 for owner-occupied units, while Census Tract 114.04 (most of which is in Roswell and which includes units west of GA 400 north of Holcomb Bridge Road) had a median value of approximately \$103,000.

**Table 2.29
Median Value for All Owner-Occupied Housing Units in 2000
Roswell Census Tracts**

Census Tract in Roswell	Median Value (\$)	Census Tract in Roswell	Median Value (\$)
114.03	\$195,900	114.11	\$183,000
114.04 (pt.)	\$102,900	114.12	\$168,600
114.05	\$160,400	114.13 (pt.)	\$189,700
114.06	\$208,500	114.14 (pt.)	\$254,200
114.07	\$197,300	115.02 (pt.)	\$284,400
114.10	\$299,500	116.05 (pt.)	\$175,800

Source: U.S. Census Bureau, Census of Population and Housing, 2000 (SF3, Table H85).

Affordability

Affordability of housing in Roswell has been determined by using the Roswell Median Household Income from Table 1.25 of the Comprehensive Plan (see Population Element). Banks reportedly will make a loan to a household of up to 2.5 times its household income. Moderate income is usually defined at 81-100 percent of the area's median income, adjusted for household size, while low-income is usually defined as 50-80 percent of the area's median income (white, 1992). Taking 80 percent of the median household income in Roswell is a reasonable measure of moderate income and for benchmarking in terms of housing affordability. See the calculation below for Roswell:

80% of Roswell Median Household Income: $\$57,381 \times 2.5 = \$143,452$

It is reported in the Roswell 2020 Comprehensive Plan that homes selling for under \$140,000 were at that time (1999) considered affordable for moderate-income households. It was also reported in the 2020 Plan that from 1998 to 1999 in Roswell out of 2,850 single family homes sold by agents, only 300 (10 percent of the total sold) had a purchase price of under \$140,000. On the other hand, it was found that 90 percent (540 out of 600) of the townhouses and condominiums sold during the same period by agents were under \$140,000. These figures included only homes sold by agents and excluded homes sold by owners.

During 1998-1999 there were approximately 56 subdivisions in Roswell with houses that sold for under \$140,000. While there is a broad geographical distribution of these subdivisions, the subdivisions with "affordable" owner-occupied units are located along Coleman Road (e.g. Pine Needles, Roswell Farms, Cedar Creek), Lake Charles Drive, Warsaw Road (Liberty Square, Glendale, Wrightwood, Bainbridge, Pine Valley, Roswell Heights, etc.), Old Alabama Road (Barrington Farms, Britton Woods, Woodfall, Tyson's Corner, Kensington Square, etc.), Martin's Landing, and developments along Hembree Road (Source: 2020 Comprehensive Plan).

Cost Burden of Homeowner Households

Minimum planning standards of the Georgia Department of Community Affairs (effective January 1, 2004) require a determination and analysis of the extent to which owner and renter households are cost burdened or severely cost burdened with regard to housing. "Cost burdened" is defined by the U.S. Census Bureau as paying more than 30 percent of a household's income for housing, and "severely cost burdened" is defined by the U.S. Census Bureau as paying more than 50 percent of a household's income for housing.

Table 2.30 shows that four of five owner-occupied households were not cost burdened with regard to housing in 1999. A total of approximately 3,800 owner-occupied households in Roswell in 1999 were cost burdened. Severe cost burdened was a condition that affected 1,347 owner-occupied households in Roswell in 1999.

Table 2.30
Monthly Owner Costs as a Percentage of Household Income in 1999
City of Roswell
(Specified Owner-Occupied Housing Units)

Monthly Owner Costs as a Percentage of Household Income in 1999	Specified Owner-Occupied Housing Units	% of Units
Less than 30 percent (not cost burdened)	14,993	79.3%
30 to 49 percent (cost burdened)	2,501	13.2%
50 percent or more (severely cost burdened)	1,347	7.1%
Units not computed	77	0.4%
Total Specified Owner-Occupied Housing Units	18,918	100%
Median Monthly Owner Cost as a Percentage of Household Income in 1999	19.3	

Source: U.S. Census Bureau, Census of Population and Housing, 2000 (SF3, Tables H94 and H95).

Renter-Occupied Households

Table 2.31 provides data on ranges of monthly rents for renter-occupied households in Roswell in 1990, along with the percentages for each group and corresponding figures for the state. Roswell's rental housing stock in 1990 was clearly more expensive to rent than the state's rental housing stock. Roswell had few homes that rented for less than \$250 in 1990 but surprisingly had the same percentage of renter-occupied units available in the \$250-\$499 range in 1990 as did the state.

Table 2.31
Gross Rent, Specified Renter-Occupied Households, 1990
City and State

Contract Rent	Specified Renter-Occupied Units City of Roswell	Percentage of Specified Renter-Occupied Units City of Roswell	Percentage of Specified Renter-Occupied Units State of Georgia
Less than \$250	119	2.1%	33.1%
\$250-\$499	2,726	47.7%	47.7%
\$500-\$749	2,276	39.8%	16.8%
\$750-\$999	307	5.4%	1.7%
\$1000 or more	285	5.0%	0.7%
Total	5,713	100%	100%

Source: U.S. Department of Commerce, Economics and Statistics Administration, Bureau of the Census. 1990 Census of Population and Housing. Summary Population and Housing Characteristics, Georgia. Issued August 1991.

Roswell's median monthly contract rent for renter-occupied housing units in 1990 was the second highest of all cities in the state. Only Peachtree City in Fayette County had a higher median.

Table 2.32
Gross Rent, Specified Renter-Occupied Housing Units, 2000
City and State

Gross Rent (\$)	City of Roswell		Georgia %
	Units	%	
Less than \$250	161	1.7%	9.3%
\$250 to \$499	330	3.4%	25.5%
\$500 to \$749	3,621	37.1%	33.2%
\$750 to \$999	4,498	46.1%	22.1%
\$1000 or more	1,147	11.7%	9.9%
Total Units With Cash Rent	9,757	100%	100%
Median Gross Rent (\$)	\$894		\$613

Source: U.S. Census Bureau, Census of Population and Housing, 2000 (SF3, Tables H62 and H63).

Table 2.32 provides data on ranges of monthly rents for renter-occupied households in Roswell in 2000, along with the percentages for each group and corresponding figures for the state. Roswell's rental housing stock contains comparatively few units under \$500 monthly rent, and nearly one-half of the specified renter-occupied units rented for \$750 to \$999 a month, whereas less than one-quarter of the rental housing stock in the state rented for amounts within that category.

As it is part of metropolitan Atlanta, it is not surprising for rents in Roswell to be considerably higher than the state as a whole. The percent of rental units renting for \$1,000 or more was not significantly higher in Roswell than in Georgia as a whole in 2000. Table 2.32 also shows that the median gross rent for rental units in Roswell in 2000 was significantly higher than that for the state's rental units.

Cost Burden of Renter Households

Table 2.33 provides data on the cost burden of specified renter-occupied households in 2000. A total of 3,404 renter-occupied households in Roswell were cost burdened in 2000, about of third of which were severely cost burdened.

Table 2.33
Gross Rent as a Percentage of Household Income in 1999
City of Roswell
(Specified Renter-Occupied Housing Units)

Gross Rent as a Percentage of Household Income in 1999	Specified Renter-Occupied Housing Units	% of Units Computed
Less than 30 percent (not cost burdened)	6,216	62.6%
30 to 49 percent (cost burdened)	1,963	19.8%
50 percent or more (severely cost burdened)	1,441	14.5%
Units not computed	309	3.1%
Total Specified Renter-Occupied Housing Units	9,929	100%
Median Gross Rent as a Percentage of Household Income in 1999	--	24.6%

Source: U.S. Census Bureau, Census of Population and Housing, 2000 (SF3, Tables H69 and H70).

HOUSING UNIT PROJECTIONS

Table 2.34 provides projections of housing units. The increase in housing units is the same as the projected number of households as provided in Table 1.29 of the Population Element.

Table 2.34
Housing Unit Projections, 2005-2025
City of Roswell

Projection	2005	2010	2015	2020	2025
2025 Projected Total Housing Units	32,401	33,101	33,701	34,151	34,401
2020 Unit Buildout Projection	32,661	34,361	35,376	36,076	--
Absolute Increase in Housing Units Since Year 2005	--	700	600	450	250

Source: Jerry Weitz & Associates, Inc. 2004. Revised March 2005.

Table 2.34 also shows figures from the 2020 Comprehensive Plan regarding potential buildout in housing units (see the second row of that table). The 2020 Comprehensive Plan was based on a detailed land capacity analysis which quantified the development potential of vacant residential land based on allowable density in the zoning ordinance. That study found that within the city limits as of 2000, there was capacity to build approximately 5,415 housing units on vacant land in the City. Table 2.34 indicates that the total number of housing units in Roswell given the zoning and environmental constraints was 36,000 housing units. It is important to realize that the 36,000 figure is a maximum buildout.

Since the 2020 Comprehensive Plan was adopted, residential properties have tended to be built at lower densities than assumed in the 2020 Plan. Hence, the 2025 Comprehensive Plan projects that only an additional 2,000 housing units will be constructed in Roswell from year 2005 to year 2025. As noted in Table 2.34, the additions to the housing stock will not be spread evenly over the 20-year period. Rather, the vast majority of the new housing units will be built between 2005 and 2015. Furthermore, by 2020, Roswell will have reached its practical housing unit buildout.

Once all residential lands are developed, the only other way to increase housing is through annexation or redevelopment. No assumptions are made about either of these variables in preparing the housing unit projections. If substantial residential development takes place as part of a redevelopment project, or if Roswell annexes more residential land, the housing unit projections would need to be revised upward.

HOUSING NEEDS ASSESSMENT

Housing Needs for Households

One-person households as a share of total households increased from 20.5% in 1990 to 23.1% in 2000 in Roswell, while the percentage of total households comprised of two-person households remained stable during the last decade (34.5% in 2000). Although the percentage of two-person households did not increase, it is important to note that two-person households comprise the largest percentage of total households and numbered more than 10,000 in

Roswell in 2000. Together, one-person and two person households comprised 57.6 percent of all households in Roswell in 2000.

The percentage of three-person and four-person households declined some in Roswell between 1990 and 2000 (see Table 1.10 in the Population Element). Four-person and five-person households lost a few percentage points in terms of their share of total households in Roswell from 1990 to 2000.

Six-person and seven-person households increased in Roswell during the 1990s. The number of six-person households doubled from 306 in 1990 to 643 in 2000, and the number of seven-person households nearly quadrupled from 107 in 1990 to 409 in 2000. These numbers may correlate with overcrowding and Hispanic origin – as noted earlier, of the 1,204 total overcrowded housing units, 742 were occupied by Hispanic or Latino householders (SF 3, Table HCT 29H).

The number of households will increase by 2,000 from 2005 to 2025. The distribution by number of persons per household is shown in Table 2.35.

Table 2.35
Household Needs Projections by Persons Per Household, 2005-2025
City of Roswell

Household by Number of Persons	Year 2000 %	2005	2010	2015	2020	2025
1-person household	23.1%	7,485	7,646	7,785	7,889	7,947
2-person household	34.5%	11,178	11,420	11,627	11,782	11,868
3-person household	17.0%	5,508	5,627	5,729	5,806	5,848
4-person household	15.8%	5,119	5,230	5,325	5,396	5,435
5-person household	6.2%	2,008	2,052	2,089	2,117	2,133
6-person household	2.1%	681	695	708	717	722
7-or-more person household	1.3%	422	431	438	444	448
Total households	100%	32,401	33,101	33,701	34,151	34,401

Source: Jerry Weitz & Associates, Inc. 2004. Revised March 2005.

If the year 2000 distribution of households by number of persons per households were to hold steady (see Table 1.10), then 2000 additional housing units would need to be constructed to meet the households projected in Table 2.35.

Family and Non-family Characteristics

From the Population Element, Table 1.11, it is evident that non-family households increased during the 1990s in terms of percentage share of total households, from 27 percent in 1990 to 30.7 percent in 2000. Table 2.36 provides projections of the absolute increase in households by type of household from 2005 to 2025 in the City of Roswell. It assumes that the year 2000 distribution of family versus non-family households will remain steady; however, one should also be cognizant that non-family households as a share of all households has generally increased, which may change that assumption.

Table 2.36
Absolute Increase in Households
by Type of Household, 2005-2025
City of Roswell
(New Households Added After 2005)

New Household Added Since 2005 by Type of Household	2005- 2010	2010- 2015	2015- 2020	2020- 2025	Total 2005- 2025
New households	700	600	450	250	2,000
Family households (69.3%)	485	416	312	173	1,386
Non-family households (30.7%)	215	184	138	77	614

Source: Jerry Weitz & Associates, Inc. 2004. Revised March 2005.

Income

Combining data on the absolute increase in households by type with year 1999 data on median income allows one to get a picture of the probable housing needs by income. The median family income of family households in 1999 in Roswell was \$85,946, while the median non-family income was \$46,289. Though not included here, one might project incomes and then compare them with the projected absolute increase in households by type of household to get a reasonable forecast of future housing needs. For instance, if a household with a 1999 non-family income of \$46,289 was able to borrow 2.5 times the annual income (a benchmark sometimes used in the lending industry), then the maximum price point for housing to serve the median income non-family household would be \$115,722.

Age

The Census of 2000 indicates that approximately 20 percent of the American population has a disability of some nature. This increase can be partially attributed to medical advances that allow people born with disabilities to live longer lives and that allow the victims of illnesses and accidents to continue living, albeit with a disability. A second and more significant reason is the increasing number of seniors in society. The Census of 2000 indicated 12 percent of all Americans are over the age of 65. By 2030 this figure could be as high as 20 to 25 percent of the overall American population (Casselman 2004).

In 2000, Roswell's median age of 35.6 was higher than that of the county or state (see Table 1.13 in the Population Element). This suggests that Roswell's population is comparatively older and that the City may have a higher proportion of seniors.

One-person households (1,687 in the year 2000, see Census 2000 SF3, Table P22) with a person 60 years or older represent a unique housing market. Of those one-person households, 795 of them were people 75 years and over. A study conducted by the American Association of Retired Persons shows that 90 percent of people ages 65 and over want to continue living in their current residence for as long as possible (Casselman 2004). While some of the less senior one-person households may be able to continue residing in detached, single-family residences, it is more likely that one-person senior households will favor more of a retirement-type of setting, with fewer responsibilities for lawn maintenance, housing upkeep, and the like. Condominiums

and planned communities tailored to retired or retiring seniors would appear to be a very strong need given the aging of Roswell's population as described in the Population Element.

Institutionalized Persons

The group quarters population in Roswell is projected to almost triple from 756 persons in 2005 to 2,144 persons in the year 2030. This will mean an increase in the number of persons living in group quarters settings, such as nursing homes, personal care homes, group homes, and the like.

REGULATION OF HOUSING

The federal and state governments have historically been responsible for housing policies and programs, and at the local level, only central cities have historically implemented housing programs. Local housing policies manifest themselves in the City's Comprehensive Plan, land use regulations, programs, and budgets. The following paragraphs indicate how Roswell's regulations, policies, and programs relate to housing.

Zoning Ordinance

The City's Zoning Ordinance regulates housing in a number of ways. The location of residential development is governed by use restrictions established by zoning districts. The definition of "family" in the Zoning Ordinance addresses the maximum number of unrelated persons living together in a single-family unit. The permitted uses sections of the Zoning Ordinance either allow or do not allow certain types of housing units. The minimum size of individual housing units is specified by minimum floor area requirements in the zoning code. Minimum lot sizes and maximum densities establish how many housing units can be built on a given piece of property. Density restrictions influence both the supply of housing as well as the cost per unit of land (White 1992). Minimum lot widths require certain amounts of street frontage for detached dwellings on individual lots.

Subdivision Regulations

The City's subdivision ordinance establishes standards for streets, drainage, utilities, and other improvements within subdivisions. The layout of blocks and lots is also guided by standards in the subdivision ordinance. Subdivision standards affect the cost of land for development and, therefore, indirectly affect the total costs of housing built on individual lots subject to that ordinance. Approximately 25 percent of housing costs are attributable to land costs in most real estate markets (White 1992).

Development Impact Fees

The City charges development impact fees for roads, recreation and parks, and fire facilities. To the extent that developers and builders can pass on to consumers the extra costs of development impact fees, they increase the costs of housing. There is not a consensus among economists that impact fee burdens are shifted forward to the consumer in the form of increased housing costs. Impact fees can create unintended disincentives for the production of affordable housing (White 1992). Georgia's development impact fee law allows local governments to exempt affordable housing from impact fees, provided that the money that would be collected as an impact fee be made up through some other funding source. Such exemptions must be tied to the City's goals and objectives for producing low- and moderate-income housing.

Housing and Building Codes

The City has adopted a Standard Housing Code. The primary objectives of the housing code are to ensure minimum standards for habitable dwellings and to prevent the deterioration of housing quality. The housing code requires certain facilities (sanitary, water supply, heating, cooking, etc.) to be in every dwelling unit. The code also establishes minimum dwelling space requirements (150 square feet for the first occupant and 100 square feet for each additional occupant) and provisions for the upkeep of home exteriors (walls, doors, windows, etc.). Under the code, the housing official can designate dwellings as dangerous or unfit for human occupancy, and, if necessary, condemn dangerous or unfit dwellings. Building codes specify minimum standards for construction materials and construction practices when building dwellings.

ASSESSMENT OF HOUSING REGULATIONS

Roswell has developed as a large, affluent suburb with higher cost, larger homes on suburban-sized lots. Roswell has historically been a bedroom community that prides itself on family values, spacious living, and fine neighborhoods. The City's housing is predominantly single-family detached. Roswell's housing policies are therefore a reflection of the desires of its citizens – to maintain a high quality suburban residential living environment consisting predominately of detached single-family subdivisions.

As noted earlier in this chapter, Roswell has a number of detached, single-family residential neighborhoods that continue to provide housing affordable to households with moderate incomes. Upon annexation of the “Eastside” in 1999, Roswell gained a substantial number of affordable multi-family dwelling units. Townhouse construction continues in Roswell, much of which is affordable to moderate income households.

Roswell has also rewritten its Zoning Ordinance to allow for accessory apartments.

HOUSING POLICY ISSUES

Affordable Housing

As noted earlier in this chapter, affordable housing is generally considered by the U.S. Census Bureau to be rental or owner-occupied units that cost (including utilities) no more than 30 percent of the household's gross income. Recall that households paying more than 30 percent are considered “cost-burdened”, while those paying more than 50 percent are considered “severely cost-burdened.” Another definition is that housing is affordable if low-to moderate-income households can rent or purchase a home with 30 percent or less of their income. Moderate income is usually defined as 81-100 percent of the area's median income, while low-income is defined as 50-80 percent of the area's median income (White, 1992). One of the problems is that higher priced homes are more profitable for developers to build, and there is a strong demand for more expensive housing.

During the March 28, 2000 public forum on the draft Comprehensive Plan, Barbara Duffy of North Fulton Community Charities testified that there are many rent-burdened households paying two-thirds to three-fourths of their income in rent. There is other evidence that it is not

just low-income households that struggle to meet housing needs. From data in Table 2.30, it is evident that approximately 8 of 10 households in Roswell that owned their homes in 1999 were not cost burdened. Statistics in Table 2.33 (renter-occupied households) indicate that approximately one-third of the renter households are cost burdened or severely cost burdened.

Local Fair Share of Regional Housing Needs

The Atlanta Regional Commission has not established a regional allocation program for local governments to follow in preparing housing plans. Roswell's percentage of total housing stock as multi-family units appears to resemble the percentage in the region as a whole. The housing policy plan does not call for the construction of additional low-income housing units.

Deinstitutionalization

People with mental illnesses and other disabilities are often released from institutions with nowhere to go. Land use regulations can pose barriers to the development of congregate living facilities and other arrangements to house such persons. The City's Zoning Ordinance provides a more liberal definition of "family" so that up to four unrelated individuals can co-exist in single-family dwellings.

Manufactured Homes

The City has had a long history of restricting mobile and manufactured homes from single-family zoning districts. Exclusion of manufactured homes has been questioned before in Georgia but is considered acceptable. In a case decided March 10, 2003, by the Georgia Supreme Court (King v City of Bainbridge), the City prevailed against a challenge that its zoning regulations were unconstitutional. The King decision overruled the longstanding legal precedent established in Cannon v Coweta County (a 1990 Georgia Supreme Court decision) that posed more restrictive legal boundaries for local zoning ordinances.

Relocation or Replacement of Substandard Manufactured Homes

There is a small number of manufactured homes in the City. The useful life of many manufactured homes in the City has diminished. If older manufactured homes cannot be replaced with new manufactured homes on the same site (neither is a permitted use in any zoning district), then the City may lose affordable (but perhaps substandard) housing units. However, it seems that manufactured homes are so few in number that a replacement policy would not have any viable impact on housing needs.

ALTERNATIVE HOUSING TYPES FOR HOUSEHOLDS

Accessory Apartments

Accessory apartments are increasingly used in other areas for housing elderly persons who wish to remain close to their families. Seniors are often reluctant to move out of their own unit because the environment is familiar and they are emotionally attached to their homes (Howe, Chapman and Baggett 1994). For detached single-family units owned by single seniors, converting the unit to a principal dwelling with an accessory apartment would allow seniors to stay in their unit while another household occupies previously unused portions of the home. As the homeowner, the senior has the option of living in either the apartment or primary dwelling. The added income and security of having another person close by can be a deciding factor in

enabling a homeowner to age in place. Accessory apartments for the elderly also would permit seniors to have some independence while maintaining close proximity to one or more family members (Howe, Chapman and Baggett 1994). Roswell's Zoning Ordinance provides for the establishment of attached accessory units as conditional uses in many of Roswell's single-family subdivisions.

Housing Accessible to Persons with Disabilities

Many Americans are living in homes that are not designed for people with disabilities. The increasing numbers of people with disabilities brought on by the increase in the number of seniors will likely worsen this situation. New homes continue to be built with basic barriers to use by the disabled, and this is unfortunate given how easy it is to build basic access in the great majority of new homes. One solution to the quandaries described above is a form of accessible housing design known as "visitability." Visitability calls for all new homes (both single-family and multi-family) to be designed and built with basic level access. As the name suggests, a primary purpose of this design is to allow people with disabilities to independently access the homes of their non-disabled peers. The design also allows the non-disabled to continue residing in their homes should they develop a disability (Casselmann 2004).

Flexible Houses

A flexible house is a type of design that makes the single family home more affordable by facilitating its adaptation to more and different types of households. This concept is already used in cases where existing homes with surplus space are converted into separate units or accessory apartments. However, the flexible house is different from such situations because conversion potential is specifically designed into the home so that only minor conversions are required to create or remove an accessory apartment. Provisions for flexible housing can provide an alternative for meeting the housing needs of a changing population (Howe 1990).

Flexible houses are "built to adapt to the ever-changing needs of their occupants, including the onset of aging and the development of disabilities." In addition to visitable features, flexible housing calls for a bedroom on the entry-level floor (which can easily be converted into a home office or storage space) and closets on each floor stacked one above the other (which allows for easy conversion to an elevator shaft) (Casselmann 2004).

Lifetime Homes

Lifetime homes are "dwellings built to a design which will meet the needs of an occupier throughout his or her lifetime." They go beyond visitability by requiring a bedroom on the entry level floor, future space for an elevator, and wider stairways that can accommodate a chairlift should the need arise (Casselmann 2004).

ECHO Housing

"ECHO" stands for elder cottage housing opportunity. ECHO housing is also sometimes referred to as a "granny flat." This type of alternative living arrangement for a household is a self-contained, usually removable housing unit that is placed on the same lot as an existing single-family dwelling. ECHO housing can be stick-built, but usually they are manufactured homes. When there is no longer a need for the unit, it can be removed from the property (Howe, Chapman and Baggett 1994).

There are two reasons why ECHO housing is not appropriate in Roswell. First, there is an abundance of space in most single-family homes in the City, suggesting that conversion of existing spaces (via attached accessory units) will be more cost-effective than adding more space. Second, the existing policy of prohibiting mobile and manufactured homes in the City is a barrier to implementation. The conversion of existing detached dwellings into a primary unit with an attached accessory apartment seems to be a much more viable option for meeting future housing needs in Roswell.

Zero Lot Line and Cluster Subdivisions

Innovative site planning techniques can create cost savings by promoting more compact lot sizes and more efficient use of infrastructure. Zero lot line regulations allow houses to abut the side property line, thereby combining what would be under conventional zoning two very narrow side yards into one side yard that has more usable space. Zero lot line developments can also result in aesthetically pleasing lot layouts, higher open space ratios, and preservation of natural amenities (White 1992). Cluster zoning allows increased net densities, while the gross density of the site remains the same as under conventional zoning. Cluster subdivisions are generally believed to reduce infrastructure costs, both in the aggregate and on a per-unit basis (White 1992). As a part of its Zoning Ordinance adopted in 2003, Roswell established a residential Planned Unit Development District which provides opportunities to propose innovative site arrangements and mixed housing types.

ALTERNATIVE INSTITUTIONAL LIVING ARRANGEMENTS

Independent Living Retirement Communities

Independent living retirement communities allow seniors to continue living on their own with no assistance or very limited assistance. These facilities include private apartments for residents along with support services such as a centralized dining room, organized recreational activities, housekeeping services, transportation, and social services (Atlanta Regional Commission 1997). These types of living arrangements are sometimes referred to as “congregate” housing (Howe, Chapman and Baggett 1994).

Continuing Care Retirement Communities

These residential arrangements for the elderly provide a continuum of care appropriate to the needs of the residents, ranging from independent living, to simple in-home assistance, to personal care, to nursing. As an individual's health weakens, the elderly person can be moved into units where greater degrees of care are provided. Assisted living facilities provide supervised or physical assistance with meals, personal services (bathing, dressing, eating, transportation, etc.). Personal care includes meals and 24-hour staff assistance with personal care. Nursing homes provide medical care. Like independent living retirement communities, continuing care facilities often provide residents with other services such as recreational and social activities, transportation, and personal conveniences. The trend in housing seniors is moving increasingly toward less dependence on nursing homes and more emphasis on continuing care retirement communities and assisted living/personal care arrangements (Atlanta Regional Commission 1997). It is also important to note that it is more common for seniors to “age in place” than to move through a progression of care facilities (Howe, Chapman and Baggett 1994). Roswell's housing policy plan supports the provision of additional elderly housing facilities.

Special Needs Housing

Special needs housing includes facilities providing personal care, rehabilitation, housing and care for deinstitutionalized persons, HIV/AIDS patients, mentally ill, physically disabled, and developmentally disabled, as well as residential facilities for the frail elderly.

Emergency and Homeless Shelters

This type of housing consists of shelters for individuals who are homeless due to a variety of factors, including lack of money, domestic violence, substance abuse, mental illness, and physical illness. Homeless individuals are not as visible in suburban locations such as Roswell, but they are abundant enough to strain the caregiving facilities currently in place. In the region, there is always going to be a need for crisis or emergency housing in shelters. Roswell's plan defers to the private sector and nonprofit groups with regard to providing such shelters.

Extended Stay Hotels and Motels

Extended stay hotels have historically been located in central cities, not the suburbs. Such facilities typically offer maid services but have limited or no cooking facilities. Some communities have recognized that extended stay hotels can play a role in housing low-income residents who may not be successful in securing other forms of housing (Howe, Chapman and Baggett 1994). Extended stay hotels are not a recommended housing policy in Roswell.

HOUSING RESOURCES

Public Housing Program

The City has a public housing authority that owns and operates a public housing program. The housing authority has 103 apartment units, which are all concentrated in one section of the City.

Community Development Block Grants

The Community Development Block Grant (CDBG) Program is a highly flexible financing source that can be used to rehabilitate housing, improve infrastructure, and finance other community-determined projects. The City has applied for, received, and administered community development block grants for various purposes.

HOME Funds

The City has administered an annual allocation of HOME funds for the past several years. These funds have been used to assist nonprofit agencies with the financing of affordable housing units. The HOME Investment Partnership Program provides block grants for rehabilitation, new construction, and tenant-based rental assistance. The HOME affordable housing block grant provides enough flexibility that local governments can design their own programs for responding to local housing needs. HOME is now a mainstay of local affordable housing production and rehabilitation for hundreds of communities.

Other Federal Housing Resources

A variety of other federal resources exist to help the City in meeting goals for affordable housing. Section 8 rental assistance provides rental assistance through contracts with private landlords or through subsidies administered by public housing authorities. The 1986 Tax Reform Act provides low-income housing tax credits. The low-income housing tax credit gives states tax credits of \$1.25 per capita to allocate to developers of affordable housing.

The Cranston-Gonzalez National Affordable Housing Act of 1990 established comprehensive housing planning and created new federal monies for low-income housing. Another federal housing program is Section 202, housing for the elderly, which includes new capital funds to modernize and convert units to assisted living. The Department of Housing and Urban Development has a "Healthy Homes for Healthy Seniors Initiative" that is designed to help seniors get the money they need to stay in their homes. This program works by allowing seniors to convert the equity in their homes into rehabilitation and property improvement loans through HUD's reverse mortgage program.

HUD began a strategy in 1993 for reducing homelessness, called "continuum of care." A variety of fair housing programs are also administered by HUD (U.S. H.U.D. 1999).

Housing Initiative of North Fulton

Housing Initiative of North Fulton, which operates at 89 Grove Way in Roswell, owns and operates 13 residences for homeless families in the north metro Atlanta area. The HomeStretch program provides shelter for 9 homeless families for a 6-month period. The next step program houses 3 families for a 24-month period. This program is clearly unable to meet all of the community's needs, as approximately 20 to 40 people each month inquire there about housing or emergency shelter assistance. The greatest need identified in the Oak Grove Community Assessment (Sage 2000) was rental assistance.

North Fulton Community Charities

This group was organized in 1983 by representatives from churches, civic organizations, and local businesses to pool resources and address the emergency needs of residents in Alpharetta and Roswell. It has been an advocate for low-income persons in areas of affordable housing, health care for the poor, and access to social services for low-income families. Services include emergency assistance, financial planning workshops, holiday assistance, and volunteer projects.

Federal Home Loan Bank of Atlanta

The Federal Home Loan Bank of Atlanta has operated an affordable housing program for ten years. It provides funding for affordable housing for very low-, low-, and moderate-income families. Funds can be used to finance the acquisition, rehabilitation, or construction of owner-occupied and rental housing. Two annual competitions are provided for member financial institutions.

Housing Trust Funds

A housing trust fund is an account established by a state or local government, financed from an alternative, nongeneral revenue source, targeted to provide funds for the provision of affordable housing. Housing trust funds are relatively new, and there were only several dozen operating in the U.S. in the early 1990s. Housing trust funds are often funded from real estate transfer taxes, public and private grants, and development linkage fees (see discussion below) (Connerly 1993).

Community Development Corporations

Local governments can form community development corporations to gather resources from public and private sectors to build affordable housing.

INNOVATIVE HOUSING TOOLS AND TECHNIQUES

Inclusionary Zoning

Inclusionary zoning or land use policies require or encourage developers to set aside a portion of residential projects for low- and moderate-income housing. There is evidence that inclusionary zoning programs have produced more housing in areas where they are used than have federal housing programs. Mandatory set-asides of a portion of the total units for low- and moderate-income households is susceptible to challenge as a regulatory taking or an unlawful exaction, but optional, incentive-based inclusionary zoning has been upheld by certain courts. Density bonuses might be offered in exchange for the inclusion of affordable housing units in proposed developments. For example, an increase in density could be permitted in exchange for making a certain percentage of the total approved units affordable (White 1992). Roswell's housing plan provides for a voluntary, incentives-based inclusionary housing program.

Development of a voluntary, inclusionary housing program will face a number of issues and challenges. These include but are not limited to the following:

Community opposition. Homeowners in areas adjacent to new developments containing more affordable units are likely to oppose the inclusion of moderate-income residents, due to the additional increment of density (i.e., a “bonus”) needed to make such developments work, as well as the external compatibility of less expensive homes with higher priced neighboring homes. Opposition might be mitigated some by: 1) keeping the amount of density bonus as small as practicable; 2) allowing developers to add exterior amenities to homes that will make them more compatible, while implementing cost-saving features on the interior of homes; 3) focusing on first-time homebuyers as the “target” population in the case of new subdivisions (as opposed to a rental assistance program); and 4) keeping the number of more affordable homes in very small clusters (i.e., approximately five units) to avoid concerns over the creation of mini-ghettos.

Avoiding market price increases. Affordable units are likely to cycle up to higher market rates. Other inclusionary housing programs establish a 10 to 15 year period during which below-market units are restricted under most instances from converting to market rate units. If constructed with fewer interior amenities and more cost-effective building features, the upward market increase might be avoided. That is, a less valuable home should in theory not appreciate or inflate with regard to market price, at least perhaps not out of the below-market range of price.

Developer reactions. As a voluntary program, developers must be enticed to participate. There may be an inclination for developers to buy their way out of conforming with an inclusionary housing policy. That is, some might offer financing for a housing trust fund to construct below-market units elsewhere. While financial set-asides in exchange for relief from an inclusionary housing strategy may benefit below-market rate homeowner needs, the City should reinforce the notion that every community has a role in meeting affordable housing needs on some small, incremental scale.

Housing Linkage Policies

Housing linkage policies require that developers of new office, commercial, retail, and/or institutional developments that create a need for affordable housing must construct or rehabilitate affordable housing units or pay a fee into a housing trust fund. The rationale for a linkage program is similar to the justification for development impact fees; additional low-income housing is necessitated by an influx of workers associated with new nonresidential development (White 1992). Local governments cannot require fees that will be used to fund affordable housing in Georgia, but developers might voluntarily agree to provide more low- and moderate-income housing if confronted with the effects large nonresidential developments have on the low- and moderate-income housing market. Roswell's plan supports the linkage policy on a voluntary basis.

Mixed-Income Housing

Most housing developments are currently built with a single type of "product" for a specific target market. This separates people not only by income and race, but also by age. Mixed-income housing refers to the provision of housing within the same development or immediate neighborhood for households with a broad range of incomes. Mixed-income housing refers to a host of housing strategies that provide a broader range of housing types and price ranges.

There are challenges to implementing mixed-income housing. Because there are few existing mixed-income housing developments, there is little market experience. Developers may thus face financial risks and lending challenges. Zoning ordinances can present certain barriers to the densities and innovative site arrangements needed to achieve mixed-income housing and, therefore, may need to be changed in order to implement this tool.

HOUSING POLICY PLAN

Policies Regarding Future Housing Mixes and Types

1. Preserve the general single family residential character of Roswell.
2. Retain detached single family housing as the predominant housing type in Roswell.
3. Maintain a detached residential versus attached residential ratio of 65:35. Note: The current (year 2004) mix is 62.8 percent detached residential units to 37.2 percent attached residential units. (See also Table 2.2 for year 2000 detached-attached ratios by Planning Area and Map 9.1 for Planning Area boundaries.)
4. Provide, in appropriately zoned areas, for residential land uses specifically for senior citizen housing to include accessible services geared toward seniors.

5. Provide for greater innovation in the design and construction of alternative housing types, such as, duplexes, triplexes, quadraplexes, flexible houses, and zero lot line housing.
6. Encourage the private sector and non-profit groups to supply housing to meet the needs of special populations in Roswell.
7. Allow multiple-family dwelling units and other dwellings to be mixed within the same building or on the same site as commercial uses within designated “activity centers.”
8. Encourage the private sector and non-profit groups to supply housing to meet the needs of special populations in Roswell, such as emergency and homeless shelters.
9. Ensure that the City’s definition of “family” does not unduly restrict small group homes that operate as a single housekeeping unit in the same manner and with the same impacts as other households in the neighborhood.

Policies for Providing More Affordable Housing

1. Conduct a study that defines “affordable” housing within the specific context of Roswell.
2. Continue exempting “affordable” housing units from the City’s development impact fee charges, provided that money lost through impact fee exemptions is made up through some other funding source (e.g., housing trust fund).
3. Encourage the Roswell Housing Authority to evaluate alternatives, and determine the most appropriate future activities with regard to the public housing stock in Roswell.
4. Consider a voluntary, incentive-based “inclusionary” housing program where developers of new subdivisions and multiple family residential complexes are encouraged to set aside a certain percent of the total units in the development for moderate income residents in exchange for a certain increase in the allowable gross density on the development site.
5. Encourage developers of large non-residential projects (i.e., 100,000 square feet or more) to evaluate the need for affordable housing generated by persons to be employed in the proposed development. Developers of large non-residential projects that are determined to create a significant need for affordable housing not currently available within the city limits of Roswell should be encouraged to: 1) supply moderate income housing on the site or on another appropriate site in the City; 2) contribute to a municipal housing trust fund for the establishment of moderate income housing; or 3) donate funds to a community development corporation that provides funding or constructs affordable housing in the City of Roswell.
6. Encourage North Fulton Community Charities and related private organizations to continue outreach and fundraising efforts in the Roswell community to increase the “Homestretch” and low-income rental assistance programs.
7. Encourage mixed-income housing, where appropriate.

Policies Regarding Preservation of the Existing Housing Stock

1. Continue to enforce the Standard Housing Code.
2. Improve and rehabilitate existing neighborhoods where required. Address problems in areas with poverty conditions by applying for Community Development Block Grant (CDBG), HOME funds, and other State and federal funding or financial assistance.
3. Encourage low and moderate income neighborhoods with regard to the City's sponsorship or participation in any neighborhood planning and community development efforts.
4. Monitor available housing rehabilitation programs, such as emergency home repair assistance, weatherization, etc., and provide information to groups or individuals that may be able to utilize such assistance.

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